

United States Bankruptcy Court  
Eastern District of California

In re:  
Rae Ann Bower  
Debtor

Case No. 17-20504-D  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0972-2

User: admin  
Form ID: L127Page 1 of 1  
Total Noticed: 2

Date Rcvd: Jan 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2017.

db +Rae Ann Bower, 235 Earl Avenue, Roseville, CA 95678-3215  
aty +Brian L. Coggins, 9001 Foothills Blvd Suite 110, Roseville, CA 95747-5150

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2017 at the address(es) listed below:  
NONE. TOTAL: 0

FORM L127

Notice of Requirement to File a Certification of Completion of Course in Personal Financial Management (Official Form 23) (v.12.15)

17-20504 - D - 7

UNITED STATES BANKRUPTCY COURT  
Eastern District of California

Robert T Matsui United States Courthouse  
501 I Street, Suite 3-200  
Sacramento, CA 95814  
(916) 930-4400  
M-F 9:00 AM – 4:00 PM  
[www.caeb.uscourts.gov](http://www.caeb.uscourts.gov)



**NOTICE OF REQUIREMENT TO FILE CERTIFICATION ABOUT A  
FINANCIAL MANAGEMENT COURSE (Official Form 423)**

Case Number: 17-20504 - D - 7

Debtor Name(s) and Address(es):

Rae Ann Bower  
235 Earl Avenue  
Roseville, CA 95678

Subject to limited exceptions, individual debtors must complete an approved instructional course in personal financial management, after the petition is filed, in order to receive a discharge under chapter 7 (11 U.S.C. §727), chapter 11 (11 U.S.C. §1141(d)(3)), or chapter 13 (11 U.S.C. §1328(g)). This course is required in addition to the credit counseling received pre-filing. A list of approved training agencies is available online at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>.

**NOTICE IS HEREBY GIVEN THAT** Official Form 423, *Certification About a Financial Management Course*, must be filed with the Clerk of Court at the address shown above, to obtain a discharge in this case.

**NOTICE IS FURTHER GIVEN THAT** if otherwise ready to be closed, this case may be closed by the Clerk of Court without entry of a discharge if Official Form 423 is not filed within 60 days of the first date set for the meeting of creditors under Bankruptcy Code § 341(a) in a chapter 7 case, no later than the date the last payment is made by the debtor as required by the plan in a chapter 13 case, or no later than the filing of a motion for discharge under Bankruptcy Code § 1141(d)(5)(B) in a chapter 11 case. Once the case is closed without entry of discharge, obtaining a discharge will require the filing of Official Form 423, together with a motion to reopen the case and payment of a reopening fee (currently \$260.00 in a chapter 7 case, \$1000.00 in a chapter 11 case, and \$235.00 in a chapter 13 case).

**Official Form 423 is printed on the reverse of this notice for your convenience.** It is also available under "Official Forms" on the Forms and Publications page of the court's web site ([www.caeb.uscourts.gov](http://www.caeb.uscourts.gov)).

Dated: 1/30/17

Wayne Blackwelder  
Clerk of Court

**Fill in this information to identify the case:**

Debtor 1	<b>Rae Ann Bower</b>	
	First Name	Middle Name
Debtor 2		
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court	<b>Eastern District of California</b>	
Case number:	<b>17-20504</b>	

**Official Form 423**

12/15

**Certification About a Financial Management Course**

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) applies.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that you plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

**Part 1: Tell the Court About the Required Course**

You must check one:

- I completed an approved course in personal financial management:

Date I took the course

MM / DD / YYYY

Name of approved provider

\_\_\_\_\_

Certificate number

\_\_\_\_\_

- I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

Residence. I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

**Part 2: Sign Here**

I certify that the information I have provided is true and correct.

\_\_\_\_\_  
Signature of debtor named on certificate

\_\_\_\_\_  
Printed name of debtor

Date

MM / DD / YYYY